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Attorney Docket No.
2069-3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Sang-Woo Lee

Serial No: 09/871,330

Filed: May 30, 2001

For: CREDIT CARD TRANSACTION
AUTHENTICATION SYSTEM AND METHOD USING
MOBILE TERMINAL

Art Unit: 2661

Examiner:

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to:
Assistant Commissioner for Patents
Washington D.C. 20231, on
September 18, 2001

Date of Deposit

Jonathan Y. Kang

Name

Signature Date 9/18/2001

Box No Fee

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Prior to examination of the above-identified patent application, please enter and consider the following amendment and remarks.

IN THE SPECIFICATION:

Please substitute the enclosed Abstract for the original Abstract filed with the application.

09/27/2001

--The present invention relates to a credit card transaction authentication system and method using a mobile terminal. There is provided a credit card transaction authentication system using a mobile terminal for performing a work of credit card authentication for a relay system of a VAN company connected between an approval system of a credit card company, which can approve a credit card settlement of the prices, and a transaction approval terminal, which requests credit card transaction approval by means of contactless radio-frequency identification for the mobile terminal containing a transponder therein. The present invention provides advantages that a cumbersome procedure in which the credit card should be handed over and taken again by the user upon making the credit card settlement can be eliminated, and stability of credit card information can be enhanced so that a commercial transaction can be briskly made.--